



LOCAL HELP FOR PEOPLE WITH MEDICARE

Ask SHIP

Mary Phillips

Q: I am getting ready to move; how do I update my address with Medicare?

A: You should contact the Social Security Administration at 1-800-772-1213 or go to your local field office. If you receive your benefits through the Railroad Retirement Board, contact your local office or call their toll free number 1-800-808-0772.

Q: Can I still join a Medicare Advantage plan?

A: Medicare Advantage plans (MA) are another way of getting your Medicare benefits. These are Medicare managed health care plans offered by private companies under contract with Medicare.

Yes, you can still join a Medicare Advantage plan (MA). However, your enrollment period will depend on when your Medicare coverage began.

If you are new to Medicare, you will be in your initial enrollment period. This is a 7-month enrollment period that begins 3 months before you become eligible for Medicare and ends 3 months after the month you are eligible for Medicare. For example, Jean will be turning 65 in July, 2007, and will be eligible for Medicare coverage July 1, 2007. Her initial enrollment period will begin April 1 and will end October 31.

If you are no longer in your initial enrollment period, you will be able to join a MA plan during the annual open enrollment period. This open enrollment period runs between January 1st and March 31st each year. You may join or switch plans at this time; however, your choice of plans will be limited based on your prescription drug coverage. Between January 1st and March 31st, you will not be able to add or drop drug coverage.

If you have drug coverage through a MA plan or a Medicare prescription Drug plan, you can only join a MA plan that offers drug coverage. If you have no drug coverage, you will only be able to join a MA plan that does not offer drug coverage. For more

information, contact your local SHIP site or call our toll free number 1-800-452-4800.

March is Colorectal Cancer Awareness month. Not counting skin cancers, colorectal cancer is the 3rd most common cancer found in men and women in the United States. For 2007, the American Cancer Society estimates that 112,304 new cases of colon cancer and 41,420 new cases of rectal cancer will be diagnosed. Combined, these cancers will cause an estimated 52,180 deaths this year.

One of the most important risk factors is age. Individuals, over the age of 50, account for 9 out of 10 new cases diagnosed each year. Key to treating colorectal cancer is early detection. Medicare does help pay for colorectal screening tests.

Medicare offers coverage for the following screenings:

- Fecal Occult Blood Test – Once every 12 months if you are 50 or older. You will pay nothing for this test.
- Flexible Sigmoidoscopy – Once every 48 months if you are

50 or older. You will pay the Part B coinsurance; the Part B deductible is waived.

- Screening Colonoscopy – Once every 10 years, unless you are at high risk, then once every 24 months. There is no age limit. You will pay the Part B coinsurance; the Part B deductible is waived.
- Barium Enema - Once every 48 months if you are 50 or older. You will pay the Part B coinsurance; the Part B deductible is waived.

Address your questions to:

Ask SHIP
714 West 53rd Street
Anderson, IN 46013
Or www.Medicare.in.gov
1-800-452-4800

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. For assistance, call your local SHIP site to make an appointment or call the state office at 1-800-452-4800 to obtain a list of local SHIP sites.